

AMENDMENTS TO THE CLAIMS

Please amend the claims of the present application as set forth below. A detailed listing of all claims has been provided. A status identifier is provided for each claim in a parenthetical expression following each claim number. Changes to the claims are shown by strikethrough (for deleted matter) or underlining (for added matter).

Listing of Claims:

Claim 1. (Canceled) A computer program executable by a processor, for producing a user interface for accessing, downloading, importing, displaying, and storing electronic documents in the visual format provided by the issuing entities using a communication network, and organizing, archiving, retrieving, and displaying electronic documents stored on electronic storage devices specified by the user in the visual format provided by the issuing entities, the user interface comprising: a first display area for displaying a listing of the entities where the user maintains one or more accounts and listing of such accounts; a second display area, visually distinguished from the first display area, for displaying general information or notices when the program is first executed; and displaying a listing of documents associated with the entities or accounts when the user selects an entity or account in the first display area; and a third display area, visually distinguished from the first and second display areas, for displaying a web page when no document is selected in the second display area; and displaying the actual document when a document is selected in the second display area.

Claim 2. (Canceled) The program of claim 1, wherein the third display area is used for browsing the Internet generally.

Claim 3. (Canceled) The program of claim 1, wherein each of the display areas is individually resizable by the user.

Claim 4. (Canceled) The program of claim 1, wherein the user interface is comprised of additional display areas for displaying additional information on the user selected entity, account, or document.

Claim 5. (Canceled) The program of claim 1, wherein additional display areas are used to request and receive information and instructions from the user.

Claim 6. (Canceled) The program of claim 1, wherein a portion of the display areas is used to display additional information or hypertext links.

Claim 7. (Currently amended) A computer implemented method for accessing, downloading, importing, displaying, and storing electronic ~~documents~~ statements in the ~~visual document~~ format provided by the ~~issuing entities~~ issuers using a communication network, and organizing, archiving, retrieving, and displaying electronic ~~documents~~ statements stored on electronic data storage devices specified by the user in the ~~visual original document~~ format provided by the ~~issuing entities~~ issuers, comprising:

~~storing a list of the entities where the user maintains one or more accounts and a list of such accounts;~~

~~storing the user information required for access to the accounts;~~

~~sending instruction via a communication network to the entity for access to electronic documents;~~

~~downloading the electronic documents~~ statements that have not been previously downloaded in the ~~visual original document~~ format provided by the ~~issuing entities~~ issuers;

~~storing the downloaded electronic documents~~ statements in the ~~visual original document~~ format provided by the ~~issuing entities~~ issuers to the user specified electronic data storage device;

~~storing a list of the downloaded electronic documents associated with each of the user's accounts;~~

~~retrieving electronic documents matching the criteria specified by the user;~~

~~and displaying the retrieved electronic documents~~ statements in the ~~visual original document~~ format provided by the ~~issuing entities~~ issuers.

Claim 8. (Currently amended) The method of claim 7, further comprising:

~~automatically sending instructions to user specified entities and accounts~~ issuers to check for electronic ~~documents~~ statements that have not been downloaded previously to the user specified electronic data storage device;

and automatic downloading of these ~~documents~~statements.

Claim 9. (Currently amended) The method of claim 7, further comprising:

downloading and storing electronic ~~documents~~statement data in ~~non-visual~~ formats provided by the ~~issuing entities~~issuers;

~~and retrieving and displaying electronic documents in non-visual formats provided by the issuing entities;~~

Claim 10. (Original) The method of claim 7, further comprising optical character recognition of the information contained within the stored documents.

Claim 11. (Canceled) The method of claim 7, further comprising scanning of paper documents into electronic formats for storage, retrieval, and display on electronic devices.

Claim 12. (Canceled) The method of claim 7, further comprising: receiving search criteria from the user via a user interface; searching for specific information contained within the stored electronic documents based on the criteria provided by the user; retrieving the electronic documents containing the specific information that matches the user's criteria; and displaying the electronic documents containing the specific information that matches the user's criteria.

Claim 13. (Currently amended) The method of claim 9, further comprising:

accessing, downloading, importing, exporting, and storing electronic ~~documents in non-visual formats~~statement data provided by the issuers;

and organizing, archiving, and retrieving ~~electronic documents in non-visual formats~~such data.

Claim 14. (Currently amended) The method of claim 9, further comprising:

associating the electronic documents ~~in visual format~~ statement data provided by the issuers with their corresponding ~~non-visual~~ statements in the original document ~~format-electronic documents~~.

Claim 15. (Canceled) The method of claim 7, further comprising: collecting electronic documents that require transaction processing; receiving instructions for processing transactions relating to the electronic documents, the specific amounts to process, the dates to process, and authorization information from the user; sending instructions to a transaction processing entity for transaction processing; receiving transaction processing confirmation information from the transaction processing entities; and storing transaction processing records and confirmation information.